

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROBERT S GESSNER
KIMBERLY K GESSNER
Debtor(s)

Case No. 08-27208

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2008.
- 2) The plan was confirmed on 12/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/17/2010.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,065.19.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,002.00
Less amount refunded to debtor	\$875.00

NET RECEIPTS: **\$15,127.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,315.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$820.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,135.04**

Attorney fees paid and disclosed by debtor: \$1,185.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTISTS	Unsecured	100.00	NA	NA	0.00	0.00
AMBERLEIGH HOA	Secured	1,374.42	1,374.42	1,374.42	873.57	0.00
AMERICAN GENERAL FINANCE	Secured	850.00	850.00	850.00	850.00	26.74
AMERICAN GENERAL FINANCE	Unsecured	NA	1,760.99	1,760.99	547.26	0.00
ASSOCIATED PATHOLOGISTS/JOLIET	Unsecured	6.66	NA	NA	0.00	0.00
CARDIOLOGY ASS OF NORTHERN ILL	Unsecured	397.91	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	398.00	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	3,935.27	NA	NA	0.00	0.00
CENTRAL PROFESSIONAL GROUP	Unsecured	111.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	24,037.00	609.92	609.92	609.92	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHILDRENS MEMORIAL HOSPITAL	Unsecured	757.49	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,862.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	14,575.00	12,415.98	12,415.98	4,533.21	1,030.59
CREDITORS COLLECTION BUREAU	Unsecured	2,111.02	1,112.02	1,112.02	345.57	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	274.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	1,189.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	638.00	NA	NA	0.00	0.00
DIVERSIFIED SVC GROUP	Unsecured	1,177.78	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	622.00	622.54	622.54	193.46	0.00
EPIC GROUP	Unsecured	274.00	NA	NA	0.00	0.00
ICS INC	Unsecured	297.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	68.85	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	329.59	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	128.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH SYS	Unsecured	278.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FOUND	Unsecured	889.00	1,241.32	1,241.32	385.76	0.00
MEDICAL BUSINESS BUREAU	Unsecured	885.50	NA	NA	0.00	0.00
MORRIS RADIOLOGY ASSOC	Unsecured	68.04	NA	NA	0.00	0.00
MRSI	Unsecured	325.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	318.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS	Unsecured	203.40	NA	NA	0.00	0.00
NICOR GAS	Unsecured	698.00	582.90	582.90	181.15	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	132.57	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	612.66	NA	NA	0.00	0.00
PRAIRIE EMERGENCY SERVICE	Unsecured	46.20	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	494.00	494.98	494.98	153.82	0.00
PREMIUM ASSET RECOVERY	Unsecured	NA	48.00	48.00	4.80	0.00
PREMIUM ASSET RECOVERY	Unsecured	582.00	582.73	582.73	181.09	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	467.67	NA	NA	0.00	0.00
PUZZLEMANIA	Unsecured	20.45	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	29.74	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,961.00	4,005.24	4,005.24	1,244.68	0.00
REVENUE CYCLE PARTNERS	Unsecured	132.57	NA	NA	0.00	0.00
REVENUE CYCLE PARTNERS	Unsecured	612.66	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	93.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,042.00	883.39	883.39	274.53	0.00
SOUTHWEST PSYCHIATRIC SVCS	Unsecured	90.00	NA	NA	0.00	0.00
SST INC	Unsecured	2,978.00	NA	NA	0.00	0.00
SST INC	Unsecured	2,977.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	287.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,184.00	1,222.56	1,222.56	379.93	0.00
WEST ASSET MANAGEMENT	Unsecured	33.50	NA	NA	0.00	0.00
WESTLAKE HOSPITAL	Unsecured	565.00	565.95	565.95	175.88	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$609.92	\$609.92	\$0.00
Debt Secured by Vehicle	\$12,415.98	\$4,533.21	\$1,030.59
All Other Secured	\$2,224.42	\$1,723.57	\$26.74
TOTAL SECURED:	\$15,250.32	\$6,866.70	\$1,057.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,122.62	\$4,067.93	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,135.04</u>
Disbursements to Creditors	<u>\$11,991.96</u>

TOTAL DISBURSEMENTS : **\$15,127.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/20/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.